

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re: Repack, Gary Michael, Jr. and Melissa Case No.: 18-20839-MBK  
Chapter: 7  
Judge: Michael B. Kaplan

**NOTICE OF PROPOSED ABANDONMENT**

Andrea Dobin, Chapter 7 Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:

Clerk of the U.S. Bankruptcy Court  
U.S. Courthouse, 1st floor  
402 E. State Street  
Trenton, NJ 08608

If an objection is filed, a hearing will be held before the Honorable Michael B. Kaplan on August 27, 2018 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no 8. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property:

Real estate located at:  
12 Glacier Drive  
Howell, NJ

Value: \$400,000.00

Liens on property:

Shellpoint (\$516,876.00 plus \$122,500.00 deferred balance)

DiTech  
\$50,312.00

Amount of equity claimed as exempt:

\$41,154.21

Objections must be served on, and requests for additional information directed to:

Name: Andrea Dobin, Trustee  
Address: Trenk, DiPasquale, Della Fera & Sodono, P.C. 427 Riverview Plaza, Trenton, NJ 08611  
Telephone No.: 609.695.6070 or 973.243.8600

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Gary Michael Repack, Jr.  
 Melissa Repack  
 Debtors

Case No. 18-20839-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf905

Page 1 of 3  
 Total Noticed: 63

Date Rcvd: Jul 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2018.

db/jdb  
 cr

+Gary Michael Repack, Jr., Melissa Repack, 12 Glacier Dr., Howell, NJ 07731-9034  
 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
 (address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034)

517559677 +Ally Financial Inc. f/k/a GMAC, c/o Apothaker Scian P.C., 520 Fellowship Road Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496

517559681 +American Auto Group, 575 Burnt Tavern Rd, Brick, Brick, NJ 08724-1497

517559680 +American Auto Group, Andrew J. Selkow, Esq., Morgan, Bornstein & Morgan, 1236 Brace Rd., Ste. K, Cherry Hill, NJ 08034-3229

517559679 +American Auto Group, 4091 Hylan Blvd, Staten Island, NY 10308-3336

517559682 American Express, PO Box 6985, Buffalo, NY 14240-6985

517559683 American Express, PO Box 360001, Fort Lauderdale, FL 33336-0001

517559685 Barron Emergency Physiciansn, PO Box 7418, Philadelphia, PA 19101-7418

517559684 +Barron Emergency Physiciansn, c/o AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287

517559686 +Bayshore Community Hospital, c/o Marvel & Maloney, 3455 Route 66 & Green Grove Rd, P.O. Box 727, Neptune, NJ 07754-0727

517559728 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: The Home Depot, Processing Center, Des Moines, IA 50364)  
 CRE Bushkill Group, LLC, 1008 Sand Hill Creek Rd., East Stroudsburg, PA 18302

517559691 +CitiBank, N.A., P. O. Box 111, Fort Lee, NJ 07024-0111

517559690 Citibank, P.O. Box 8109, South Hackensack, NJ 07606

517559688 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331

517559692 +Credit Acceptance Corp., American Auto G, c/o Andrew J. Selkow, Es, Morgan, Bornstein & Morgan, 1236 Brace Rd., Ste. K, Cherry Hill, NJ 08034-3229

517559693 +Deutsche Bank, c/o Dancy & Associates Law Group, LLC, 104 Bayard St. 5th Floor, Ste. 2, New Brunswick, NJ 08901-2392

517559694 +Deutsche Bank, c/o KML Law Group, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812

517559699 +Dynamic Recovery Solution, PO Box 25759, Greenville, SC 29616-0759

517559701 +First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524

517559702 +First Premier Bank, co Convergent Outsourcing, P.O. Box 9004, Renton, WA 98057-9004

517559707 +HSBC Bank Nevada, N.A., 1111 Town Center, Las Vegas, NV 89144-6364

517559703 +Howell Family Dental Pa, c/o Trojan Professional Se, 4410 Cerritos Ave, Los Alamitos, CA 90720-2549

517559704 +Howell Family Dental, PA, 4538 Route 9 S & New Friendship Road, Howell, NJ 07731-3771

517559705 +Howell Township Tax Collector, PO Box 580, Howell, NJ 07731-0580

517559711 +KML Law Group, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812

517559712 Kohl's, c/o Capital One, P.O. Box 85105, Boston, MA 02205

517559714 M&M Auto, 522--526 Park Ave, Plainfield, NJ 07060

517559716 +Michael and Jennifer Pollard, 36 Winchester Dr., Freehold, NJ 07728-2759

517559715 +Michael and Jennifer Pollard, c/o Mark S. Shane, Esq., Shane and White, LLC, 1676 Rte. 27, Edison, NJ 08817-3595

517559718 +Nuvelt Credit Company, c/o Northstar Location Service, LLC, Attn: Financial Services Dept., 4285 Genesee street, Cheektowaga, NY 14225-1943

517559722 +Real Time Solutions, PO Bx 1259, Oaks, PA 19456-1259

517559723 +Riverview Medical Center, c/o Marvel & Maloney, 3455 Route 66 & Green Grove Rd, P.O. Box 727, Neptune, NJ 07754-0727

517559725 +Shell, P.O. Box 6406, Sioux Falls, SD 57117-6406

517559726 +Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826

517559727 +The Home Depot, c/o fPortfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541-0914

517559730 The Villas At Tree Tops, 2157 River Rd, East Stroudsburg, PA 18302

517559729 +The Villas At Tree Tops, c/o Blackwell Recovery, 4150 N. Drinkwater Blvd S, Scottsdale, AZ 85251-3611

517559731 +Tidal Emergency Physicians, c/o Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641

517559732 Tidal Emergency Physicians, 1945 CORLIES AVE, Neptune, NJ 07753-4859

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Jul 25 2018 23:37:33 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 25 2018 23:37:30 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

517559676 E-mail/Text: ally@ebn.phinsolutions.com Jul 25 2018 23:36:31 Ally Financial, Payment Processing Center, PO Box 78369, Phoenix, AZ 85062-8369

517559678 +E-mail/Text: ally@ebn.phinsolutions.com Jul 25 2018 23:36:31 Ally Financial Inc. f/k/a GMAC, PO Box 380901, Bloomington, MN 55438-0901

517559687 E-mail/Text: bankruptcyletters@hackensackmeridian.org Jul 25 2018 23:38:06 Bayshore Community Hospital, PO Box 95000-1635, Philadelphia, PA 19195-1635

517559689 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 25 2018 23:43:00 Citibank, assignee for Shell, c/o Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541-0914

District/off: 0312-3

User: admin  
Form ID: pdf905

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Total Noticed: 63

Date Rcvd: Jul 25, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517559696 +E-mail/Text: bankruptcynotice@franklincredit.com Jul 25 2018 23:36:56 Deutsche Bank National Trust Co., c/o RAS Citron, LLC, 130 Clinton Rd., Ste. 202, Fairfield, NJ 07004-2927  
517559698 E-mail/Text: bankruptcy.bnc@ditech.com Jul 25 2018 23:37:02 Ditech, PO Box 94710, Palatine, IL 60094-4710  
517559700 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 25 2018 23:37:47 First Premier Bank, c/o Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303-2198  
517559706 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 25 2018 23:43:00 Hsbc Bank Nevada N.A., c/o Portfolio Recovery, PO Box 41067, Norfolk, VA 23541-1067  
517559708 E-mail/Text: cio.bncmail@irs.gov Jul 25 2018 23:36:47 Internal Revenue Service, Special Procedures, Bankruptcy Section, P.O. Box 724, Springfield, NJ 07081  
517559709 E-mail/PDF: gecsedirecoverycorp.com Jul 25 2018 23:42:59 JC Penney, PO Box 981403, El Paso, TX 79998-1403  
517559710 +E-mail/PDF: gecsedirecoverycorp.com Jul 25 2018 23:42:01 JC Penneys, c/o Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  
517559713 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 25 2018 23:36:37 Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120  
517559717 +E-mail/Text: ally@ebn.phinsolutions.com Jul 25 2018 23:36:31 Nevell Credit Company, P.O. box 380901, Minneapolis, MN 55438-0901  
517559719 +E-mail/PDF: gecsedirecoverycorp.com Jul 25 2018 23:42:58 Old Navy, c/o Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  
517559720 +E-mail/PDF: gecsedirecoverycorp.com Jul 25 2018 23:42:28 Old Navy, P.O. Box 530942, Atlanta, GA 30353-0942  
517559721 +E-mail/Text: bkdepartment@rtresolutions.com Jul 25 2018 23:37:45 Real Time Resolutions, Attn: Bankruptcy, PO Box 36655, Dallas, TX 75235-1655  
517559724 +E-mail/Text: RMCbankruptcy@hackensackmeridian.org Jul 25 2018 23:38:12 Riverview Medical Center, PO Box 397, Neptune, NJ 07754-0397  
517564270 +E-mail/PDF: gecsedirecoverycorp.com Jul 25 2018 23:42:01 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517559733 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 25 2018 23:37:10 Victoria Secret, c/o Comenity Bank, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125  
517559734 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 25 2018 23:37:10 Victoria's Secret, P.O. Box 659728, San Antonio, TX 78265-9728

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517559697 ##+Deutsche Bank National Trust Co., 888 Walnut St., Pasadena, CA 91101-1895

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 27, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2018 at the address(es) listed below:

Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY ON BEHALF OF  
FINANCIAL ASSET SECURITIES CORP., SOUNDVIEW HOME LOAN TRUST 2007-WMC1, ASSET BACKED CERTIFICATES,  
SERIES 2007-WMC1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin  
Form ID: pdf905

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

William H. Oliver, Jr. on behalf of Debtor Gary Michael Repack, Jr. bkwoliver@aol.com,  
R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Joint Debtor Melissa Repack bkwoliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 6